

2026

The AI-Powered Shopper Has Arrived

Global Digital Shopping Index



VISA

What’s at Stake

4

Key Findings at a Glance

6

The always-on shopper

8

Mobile-first across the shopping journey

16

AI is the new search

22

Shoppers want AI assistants

28

Merchants are building for yesterday’s shopper

34

Payment options drive merchant choice

42

Methodology

48

The AI-Powered Shopper Has Arrived

Global Digital Shopping Index



Read the March 2026 report:
**How Acquirers Prepare for Agentic Commerce:
Acquirers in Brazil, the UAE, and U.S.**
[Click here to download](#)



The AI-Powered Shopper Has Arrived was commissioned by [Visa Acceptance Solutions](#), and PYMNTS Intelligence is grateful for the company’s support and insight. • This report draws on insights from a survey of 5,841 consumers and 1,185 merchants across three countries (the United States, Brazil, and the United Arab Emirates) fielded in March 2026. To learn more about our data, refer to the methodology at the end of this report. • [PYMNTS Intelligence](#) retains full editorial control over the following content, findings, methodology, and data analysis.



Key Findings at a Glance



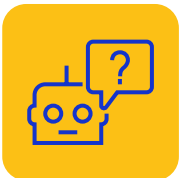
The always-on shopper is here, and they buy 3x more.

Consumers now average 55 digital shopping days per month, up 9% from 2024, and 39% now research on mobile (+8 percentage points vs. 2022). The shoppers who browse most buy 3x more across every channel.¹



Most purchases are now mobile-first.

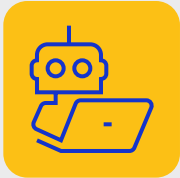
Consumers used mobile devices for more than half (53%) of their purchases across physical and digital channels.



AI is the new search bar.

ChatGPT jumped from 2% to 30% for product search in two years. Nearly half (47%) of online shoppers used AI somewhere in their most recent purchase journey.

1. See p. 49 for the definition of digital shopping days.



Most consumers now want AI shopping agents.

Shoppers will let AI compare products (56%) far more readily than access saved payment methods (35%).



Merchants are pruning features to free up room for AI bets.

The number of digital features merchants have “no plans” to offer hit a four-year high. At the same time, AI shopping assistants now top the merchant innovation wish list for the next three years (37%).



Key Findings

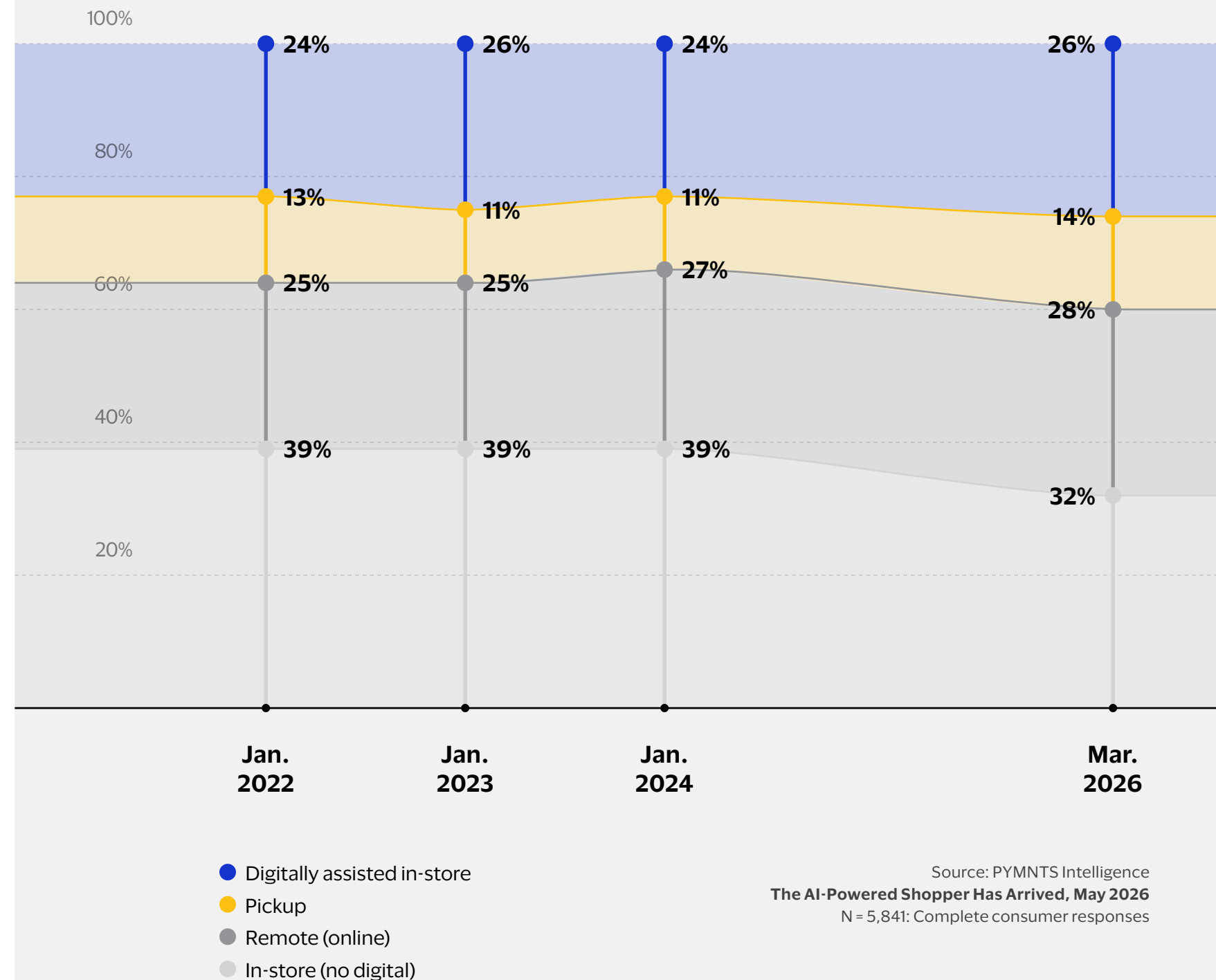


The always-on shopper

Consumers now average 9% more digital shopping days than in 2024, and the shoppers who browse the most buy 3x more.

Digital shopping is building momentum. For the first time since this research series launched in 2022, the data shows a marked drop in in-store shopping without any digital assistance. Only 32% of consumers made their latest purchase this way in 2026, compared to 39% in each of the previous surveys.

Figure 1:
How consumers made their latest purchase



Source: PYMNTS Intelligence
The AI-Powered Shopper Has Arrived, May 2026
N = 5,841: Complete consumer responses



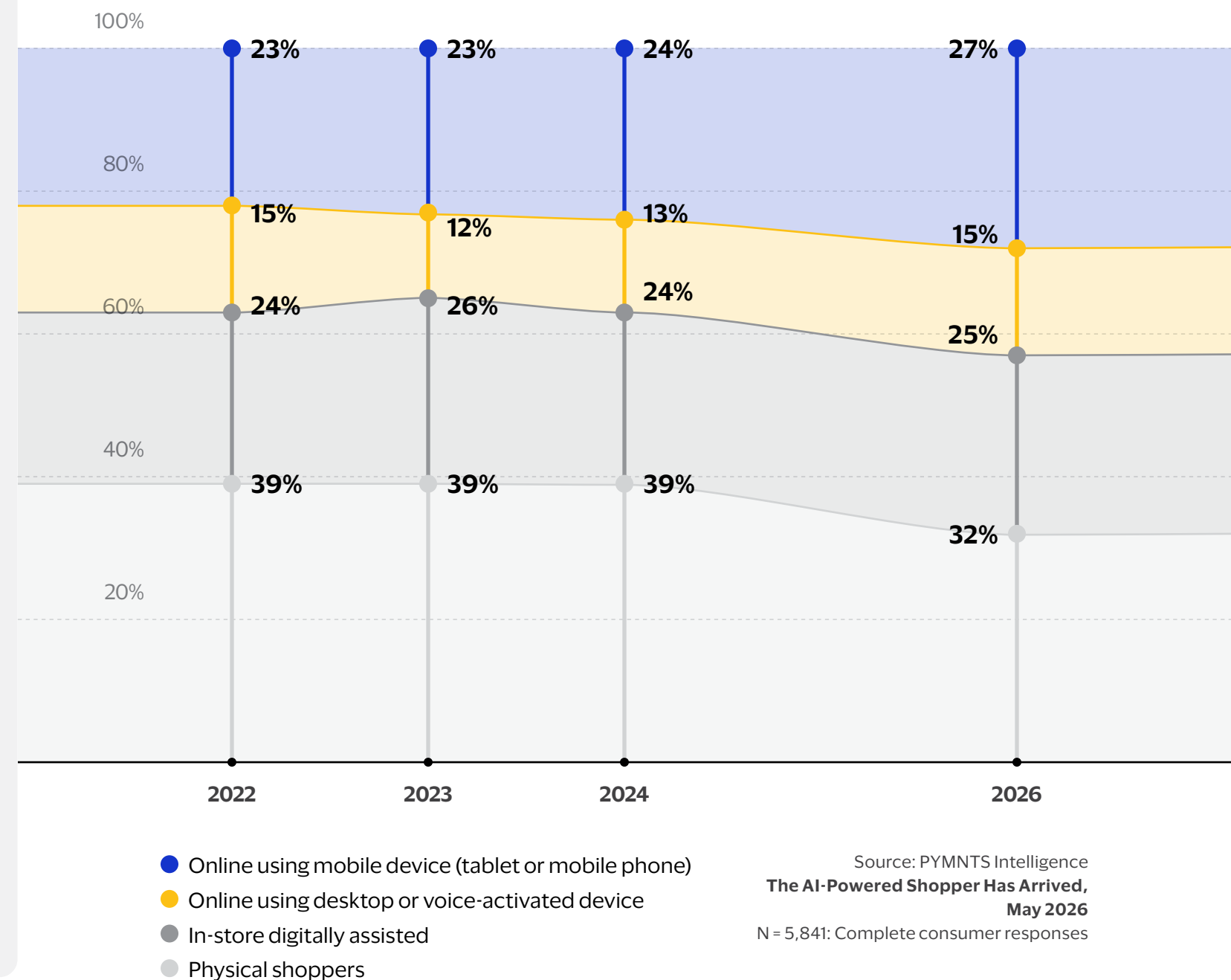
02

Mobile-first across the shopping journey

Consumers now use mobile devices for most of their purchases across channels.

For years, the big story in retail has been the rise of the mobile shopper: More consumers doing more of their shopping from their phones. This year, for the first time, consumers globally are making the majority of their purchases with mobile devices, at 53%, up from 48% in 2024. This stands out as a milestone in the rise of the mobile shopper and signals a tipping point that goes beyond how purchases get completed. Something bigger is happening.

Figure 6:
Channel used in most recent purchase



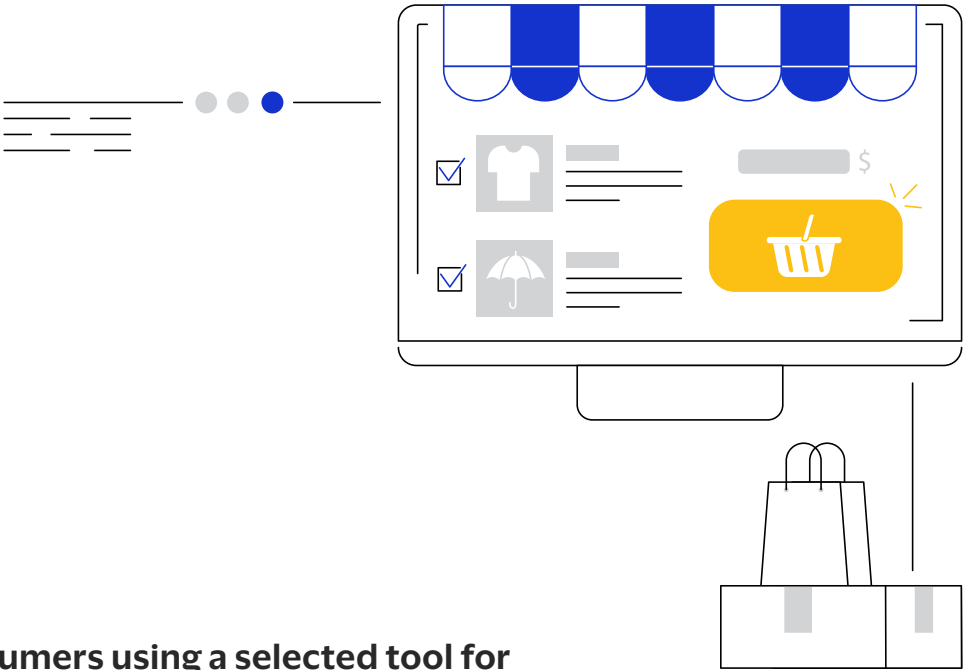
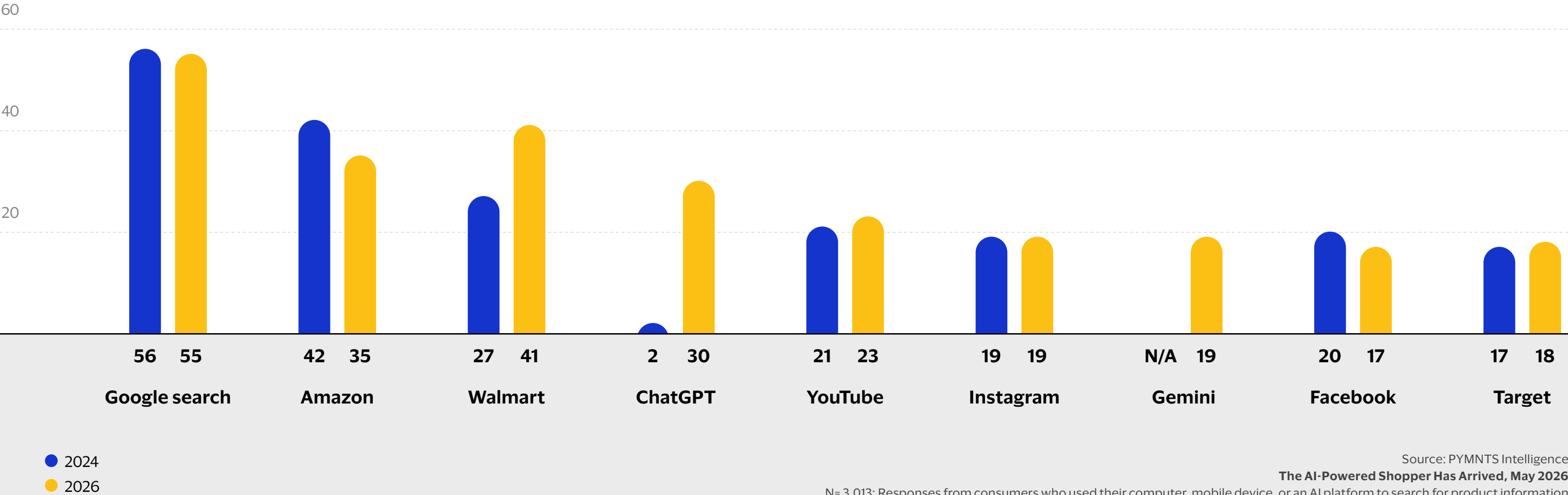


Figure 10:
Percentage of consumers using a selected tool for researching their latest purchase



ChatGPT is leading the way in rewriting how consumers use AI to search for product information. In 2026, three in 10 shoppers used the platform as part of researching their latest purchase, up from just 2%. This puts ChatGPT in fourth place behind Google search, Walmart, and Amazon.

Another 19% of shoppers used Google’s Gemini AI platform as part of their most recent transaction. Amazon’s decline to 35% from 42% over two years suggests that AI platforms are nudging some consumers away from the retail giant when it comes to how they seek product information. Across all countries surveyed, Perplexity was used by 5% of consumers and Claude by 4%.

Source: PYMNTS Intelligence

The AI-Powered Shopper Has Arrived, May 2026

N= 3,013: Responses from consumers who used their computer, mobile device, or an AI platform to search for product information before most recent purchase

